

Update on Minimum Amount Due (MAD) and Airport Lounge Access Offers

FEATURE/ CHARGES	EFFECTIVE FROM	DESCRIPTION	APPLICABLE FOR																																																	
Minimum Amount Due (MAD)	March 20, 2026	<p>Minimum Amount Due (MAD) calculation will be revised with effect from March 20, 2026 statement onwards</p> <p>Scenario A: If 5% of (Finance Charge + Retail Spends + Cash Advance) is higher than the Finance Charge, then: MAD = GST + EMI Principal + EMI Interest + Fees & Charges (excluding GST) + Overlimit Amount + Unpaid MAD from the previous statement + 5% of (Retail Spends + Cash Advance + Finance Charge).</p> <p>The following illustration will indicate the method of calculating the MAD in this scenario:</p> <table><tr><th>Particulars</th><th>Amount in ₹</th></tr><tr><td>Credit Limit</td><td>35,000.00</td></tr></table> <table><tr><th></th><th>Transaction Type</th><th>Amount in ₹</th><th>MAD %</th><th>MAD Amt</th></tr><tr><td>A</td><td>Retail Spends + Cash Advance</td><td>30,000.00</td><td>5%</td><td>1,500.00</td></tr><tr><td>B</td><td>Finance Charge (if any) excluding GST</td><td>1,000.00</td><td>5%</td><td>50.00</td></tr><tr><td>C</td><td>EMI Principal + EMI Interest</td><td>5,500.00</td><td>100%</td><td>5,500.00</td></tr><tr><td>D</td><td>Fees & Charges including GST (18%)</td><td>1,180.00</td><td>100%</td><td>1,180.00</td></tr><tr><td>E</td><td>Unpaid MAD from the previous statement*</td><td>150.00</td><td>100%</td><td>150.00</td></tr><tr><td>F</td><td>Overlimit Amount</td><td>2,830.00</td><td>100%</td><td>2,830.00</td></tr><tr><td>G</td><td>Total Amount Due (TAD)</td><td>37,830.00</td><td></td><td></td></tr><tr><td>H</td><td>MAD (<5%> of (A+B)) + (C)+(D)+(E)+(F)</td><td></td><td></td><td>11,210.00</td></tr></table> <p>*Unpaid Minimum Amount Due is as per the previous statement, which is overdue in current statement.</p> <p>Finance Charge is levied in the case of ATM transactions, cash withdrawal through Credit Card and delayed/non-payment of dues, as applicable.</p> <p>In the illustration above 5% of (Finance Charge + Retail Spends + Cash Advance) = ₹1,550 which is higher than the Finance Charge (excluding GST) = ₹1,000.</p> <p>Hence, MAD = GST + EMI Principal + EMI Interest + Fees & Charges (excluding GST) + Overlimit Amount + Unpaid MAD from the previous statement + 5% of (Retail Spends + Cash Advance + Finance Charge) = 180 + 5500 + 2830 + + 1000 + 150 + 1550 = ₹11,210</p> <p>Scenario B: If 5% of (Finance Charge + Retail Spends + Cash Advance) is less than the Finance Charge, then:</p>	Particulars	Amount in ₹	Credit Limit	35,000.00		Transaction Type	Amount in ₹	MAD %	MAD Amt	A	Retail Spends + Cash Advance	30,000.00	5%	1,500.00	B	Finance Charge (if any) excluding GST	1,000.00	5%	50.00	C	EMI Principal + EMI Interest	5,500.00	100%	5,500.00	D	Fees & Charges including GST (18%)	1,180.00	100%	1,180.00	E	Unpaid MAD from the previous statement*	150.00	100%	150.00	F	Overlimit Amount	2,830.00	100%	2,830.00	G	Total Amount Due (TAD)	37,830.00			H	MAD (<5%> of (A+B)) + (C)+(D)+(E)+(F)			11,210.00	ICICI Bank Business Black Advantage Credit Card, ICICI Bank Business Blue Advantage Credit Card, ICICI Bank Business Platinum Credit Card, ICICI Bank Platinum Credit Card, ICICI Bank Gold Business Credit Card, ICICI Bank Business AMEX Essential Credit Card, ICICI Bank Business AMEX ASCENT Credit Card, ICICI Bank Business Platinum Chip Credit Card, ICICI Bank Business Credit Card, ICICI Bank Travel Credit Card, ICICI Bank Self-employed Credit Card, ICICI Bank Corporate Platinum Credit Card, ICICI Bank Corporate Gold Credit Card, ICICI Bank Staff Corporate Credit Card
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MAD = GST + EMI Principal + EMI Interest + Fees & Charges + Finance Charge + Overlimit Amount + Unpaid MAD from the previous Statement + 5% of (Retail Spends + Cash Advance).

The following illustration will indicate the method of calculating the MAD in this scenario:

Particulars	Amount in ₹
Credit Limit	1,15,000.00

	Transaction Type	Amount in ₹	MAD %	MAD %
A	Retail Spends + Cash Advance	1,00,000.00	5%	5,000.00
B	Finance Charge (if any)excluding GST	7,800.00	100%	7,800.00
C	EMI Principal + EMI Interest	5,500.00	100%	5,500.00
D	Fees & Charges including GST (18%)	2,360.00	100%	2,360.00
E	Unpaid MAD from the previous statement*	150.00	100%	150.00
F	Overlimit Amount	810.00	100%	810.00
G	Total Amount Due (TAD)	1,15,810.00		
H	MAD (<5% of (A)) + (B)+ (C)+(D)+ (E)+(F)			21,620.00

*Unpaid Minimum Amount Due is as per the previous statement, which is overdue in current statement.

Finance Charge is levied in the case of ATM transactions, cash withdrawal through Credit Card and delayed/non-payment of dues, as applicable.

In the illustration above 5% of (Finance Charge + Retail Spends + Cash Advance) = ₹5,390 which is less than the Finance Charge = ₹7,800. Hence, Finance Charge is considered at 100% in the MAD calculation.

MAD = (5% of Retail Spends + Cash Advance) + Finance Charge + EMI Principal + EMI Interest + Fees and Charges + Unpaid MAD from previous statement + Overlimit Amount = (5% of 100000) + 7800 + 5500 + 2360 + 150 + 810 = ₹21620
Minimum Amount Due rounded-up to nearest tenth digit, provided the Total Amount Due is not equal to the Minimum Amount Due.

Minimum Amount Due (MAD)

March 01, 2026

Minimum Amount Due (MAD) calculation will be revised with effect from March 01, 2026 statement onwards

Scenario A:

If 5% of (Finance Charge + Retail Spends + Cash Advance) is higher than the Finance Charge, then:

MAD = GST + EMI Principal + EMI Interest + Fees & Charges (excluding GST) + Overlimit Amount + Unpaid MAD from the previous statement + 5% of (Retail Spends + Cash Advance + Finance Charge).

The following illustration will indicate the method of calculating the MAD in this scenario:

ICICI Bank
Emeralde Private
Metal Mastercard
Credit Card,
ICICI Bank
Emeralde Private
Metal American
Express Credit
Card, ICICI Bank
Emeralde Private
Mastercard
Credit Card,
Times Black ICICI
Bank Credit Card,
ICICI Bank

Particulars	Amount in ₹
Credit Limit	35,000.00

	Transaction Type	Amount in ₹	MAD %	MAD Amt
A	Retail Spends + Cash Advance	30,000.00	5%	1,500.00
B	Finance Charge (if any) excluding GST	1,000.00	5%	50.00
C	EMI Principal + EMI Interest	5,500.00	100%	5,500.00
D	Fees & Charges including GST (18%)	1,180.00	100%	1,180.00
E	Unpaid MAD from the previous statement*	150.00	100%	150.00
F	Overlimit Amount	2,830.00	100%	2,830.00
G	Total Amount Due (TAD)	37,830.00		
H	MAD (<5% of (A+B)) + (C)+(D)+(E)+(F)			11,210.00

*Unpaid Minimum Amount Due is as per the previous statement, which is overdue in current statement.

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In the illustration above 5% of (Finance Charge + Retail Spends + Cash Advance) = ₹1,550 which is higher than the Finance Charge (excluding GST) = ₹1,000.

Hence, MAD = GST + EMI Principal + EMI Interest + Fees & Charges (excluding GST) + Overlimit Amount + Unpaid MAD from the previous statement + 5% of (Retail Spends + Cash Advance + Finance Charge) = 180 + 5500 + 2830 + + 1000 + 150 + 1550 = ₹11,210

Scenario B:

If 5% of (Finance Charge + Retail Spends + Cash Advance) is less than the Finance Charge, then:

MAD = GST + EMI Principal + EMI Interest + Fees & Charges + Finance Charge + Overlimit Amount + Unpaid MAD from the previous Statement + 5% of (Retail Spends + Cash Advance).

The following illustration will indicate the method of calculating the MAD in this scenario:

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H	MAD (<5% of (A)) + (B)+ (C)+(D)+(E)+(F)			21,620.00

*Unpaid Minimum Amount Due is as per the previous statement, which is overdue in current statement.

Emeralde
American
Express Credit
Card, ICICI Bank
Emeralde
Mastercard
Credit Card, ICICI
Bank Emeralde
Visa Credit Card,
ICICI Bank
Sapphire Visa
Credit Card, ICICI
Bank Sapphire
Mastercard
Credit Card, ICICI
Bank Sapphire
Amex Credit
Card, ICICI Bank
Sapphire RuPay
Credit Card,
ICICI Bank NRI
Sapphire Credit
Card, ICICI Bank
LeadtheNew
Sapphire Credit
Card, ICICI Bank
Rubyx Visa
Credit Card, ICICI
Rubyx
Mastercard
Platinum Chip
Credit Card, ICICI
Bank Rubyx
RuPay Credit
Card, ICICI Bank
Secured Rubyx
Mastercard
Credit Card, ICICI
Bank
LeadtheNew
Rubyx Credit
Card, ICICI Bank
Coral Visa Credit
Card, ICICI Bank
Coral Mastercard
Credit Card, ICICI
Bank Coral
American
Express Credit
Card, ICICI Bank
LeadTheNew
Coral Visa Credit
Card, ICICI Bank
Coral RuPay
Credit Card, ICICI

Finance Charge is levied in the case of ATM transactions, cash withdrawal through Credit Card and delayed/non-payment of dues, as applicable.

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MAD = (5% of Retail Spends + Cash Advance) + Finance Charge + EMI Principal + EMI Interest + Fees and Charges + Unpaid MAD from previous statement + Overlimit Amount = (5% of 100000) + 7800 + 5500 + 2360 + 150 + 810 = ₹21620
Minimum Amount Due rounded-up to nearest tenth digit, provided the Total Amount Due is not equal to the Minimum Amount Due.

Bank Secured
Coral Credit Card
ICICI Bank
Secured NRI
Coral Credit
Card,
ICICI Bank NRI
Coral Credit
Card, ICICI Bank
Platinum Chip
Credit Card, ICICI
Bank Mastercard
Platinum Chip
Credit Card
ICICI Bank
Platinum Credit
Card, ICICI Bank
Instant Platinum
Chip Credit Card,
MakeMyTrip ICICI
Bank Platinum
Credit Card,
Emirates ICICI
Bank Emerald
Credit Card,
Emirates ICICI
Bank Sapphire
Credit Card,
Emirates ICICI
Bank Rubyx
Credit Card,
HPCL ICICI Bank
Coral Mastercard
Credit Card,
HPCL ICICI Bank
Platinum Credit
Card, HPCL ICICI
Bank Coral Amex
Credit Card,
HPCL ICICI Bank
Super Saver
Mastercard
Credit Card,
HPCL ICICI Bank
Super Saver
RuPay Credit
Card, HPCL ICICI
Bank Super
Saver Visa Credit
Card, , Amazon
Pay ICICI Bank
Credit Card, ICICI
Bank Manchester
United Platinum
Credit Card, ICICI
Bank Manchester

			United Signature Credit Card, MakeMyTrip ICICI Bank Signature Credit Card, Chennai Super Kings ICICI Bank Credit Card, ICICI Bank Parakram Select Credit Card, ICICI Bank Parakram Credit Card, ICICI Bank Adani One Platinum Credit Card, ICICI Bank Adani One Signature Credit Card, ICICI Bank MakeMyTrip Travel Credit Card - MasterCard, ICICI Bank MakeMyTrip Travel Rupay Credit Card
Revision in Complimentary Airport Lounge Access offers	July 01, 2026	Revision in Complimentary Airport Lounge Access offers effective July 01, 2026 Example: To avail the offer in Jul 2026, Aug 2026 and Sep 2026, spend ₹75,000 between Mar 26, 2026, and Jun 25, 2026. This cycle will repeat every quarter.	ICICI Bank Adani One Platinum Credit Card, ICICI Bank Adani One Signature Credit Card, ICICI Bank MakeMyTrip Travel Credit Card - MasterCard, ICICI Bank MakeMyTrip Travel Credit Card - RuPay